Exhibit FF

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XRPL Use Cases

Powering Innovative Technology

Micropayments

Developers are using the XRP Ledger to build innovative products for gaming, content, and web monetization, among other applications where currency is at the center.

Cryptocurrency Wallets

Use the Ledger to build digital wallets to store private and public passwords and interact with various blockchains to send and receive digital assets, including XRP.

Exchanges

Build sophisticated exchanges where users can invest and trade crypto and non-blockchain assets such as stocks, ETFs, and commodities.

Stablecoins

Financial institutions can use Issued Currencies to issue stablecoins on the XRP Ledger. XRPL's integrated decentralized exchange (DEX) allows neutral, counterparty-free digital assets to be seamlessly exchanged to and from "issued assets," including stablecoins.

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NFTs

XRPL allows issuance of IOUs which can represent a currency of any value, which can be extended to the issuance of non-fungible tokens (NFTs).

DeFi

Provide access to financial products and services online in a decentralized and borderless manner on XRPL, with decentralized smart contract protocols replacing the traditional role of financial institutions.

CBDCs

The CBDC Private Ledger provides Central Banks a secure, controlled, and flexible solution to issue and manage Central Bank Issued Digital Currencies (CBDCs).

Solving Real Problems Across Industries

Businesses and projects running on the XRP Ledger

There are companies and developer projects around the world that leverage the XRP Ledger to solve interesting problems across a variety of industries and use cases.

Asset Custody

BitGo provides custodial and non-custodial asset holdings for

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new and existing financial systems.

Payment Processing

BitPay builds powerful, enterprise-grade tools for accepting and spending cryptocurrencies, including XRP.

Web Monetization

Coil provides web monetization as an alternative to traditional paid advertising. Coil uses the interledger protocol (ILP) to stream micropayments as users consume content. The XRPL's payment channels provide an ideal system for settling these micropayments at high speed and low cost.

Online Gaming

Forte offers an unprecedented set of easy-to-use tools and services for game developers to integrate blockchain technology into their games, to unlock new economic and creative opportunities for gamers across the world.

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Wallet and Platforms

GateHub is a platform for the Internet of Value, built on the XRP Ledger protocol. It allows everyone to send, receive, trade and manage any type of assets.

Wallets and Apps

Exodus offers wallets and applications for securing, managing and exchanging crypto.

On-Demand Liquidity

Ripple powers instant, lower-cost settlement of cross-border payments using XRP to source liquidity on demand. XRP is ideally suited for global payments because it's quicker, less costly, and more scalable than any other digital asset.

Infrastructure

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Interledger infrastructures and make non-custodial crypto management easier.

Music

Raised in Space is a music/tech investment group focused on raising the value of music, innovating across the entire value chain of the music industry.

Applications

From cold storage to apps for signing transactions, XRPL Labs is dedicated to building software on the XRP Ledger.

Security

Xrplorer offers services and tools that help prevent and combat fraudulent activity on the XRPL as well as custom APIs and analytics that supplement the XRPL APIs where they are not enough.

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